



CASE STUDY · WELLNESS ENGAGEMENT INCENTIVE INFRASTRUCTURE

# How a National Corporate Wellness Platform Increased Participation 22% and Reduced Fulfillment Costs 40% Across 200+ Employers

*Without changing a single client-facing workflow — or revealing who powers their incentive infrastructure.*

**<2s**

Avg reward delivery  
(was 2–4 days)

**80%+**

Reduction in admin  
overhead

**12**

Countries on one  
platform (was 3)

**0**

ADR touchpoints in  
participant UX

INDUSTRY	Corporate Wellness & Digital Health Technology
COMPANY TYPE	National corporate wellness platform, mid-market
EMPLOYER CLIENTS	200+ employer clients across North America
PARTICIPANTS / YEAR	500,000+ employees across US-based programs
DEPLOYMENT	White-label — ADR invisible to all participants and employer clients

**THE SITUATION**

**A Platform Built on Participation. Undermined by Fulfillment.**

A national corporate wellness platform had built an impressive book of business — 200+ employer clients representing over 500,000 employees across North America. Their platform delivered biometric screening coordination, fitness challenge management, chronic disease management programs, and smoking cessation campaigns. Their wellness program design was genuinely differentiated. Their incentive fulfillment was not.

The platform was processing wellness incentive fulfillment through a combination of PayPal payouts, manually purchased gift card codes, and per-employer vendor relationships. Processing costs averaged 3%+ per transaction. Fulfillment delays averaged five to ten business days from activity completion to reward delivery. The operations team spent significant hours weekly on reconciliation, W-9 collection, and year-end 1099 preparation. And employer clients were starting to notice — not the infrastructure behind the rewards, but the participation rates the delays were quietly suppressing.

OPERATIONS	PARTICIPANT EXPERIENCE	COMPLIANCE
PayPal payout fees averaging 3%+ per transaction plus manual gift card procurement. Working capital tied up in advance-and-reimburse cycles. Operations team spending 12+ hours weekly on fulfillment reconciliation and 1099 preparation across 200+ employer clients.	5–10 business day fulfillment delays disconnected the reward from the health behavior. Single cash-out option (PayPal) excluded participants without accounts. No white-label experience — PayPal receipts made third-party infrastructure visible.	No centralized 1099 aggregation across employer clients. Each client tracked independently. HIPAA-adjacent security review required by enterprise prospects but documentation incomplete. BAA framework not established.

**The Non-Negotiable Requirement**

The wellness platform’s value proposition to employer clients was a seamless, branded wellness experience for their employees. Employer clients marketed the wellness program under their own employer brand — employees saw their employer’s identity throughout. Any incentive infrastructure provider had to be completely invisible to employees. A participant completing a biometric screening could not receive a reward email from PayPal, a generic gift card vendor, or any company other than their employer’s wellness program.

Equally important: employer clients could not see ADR’s name in any reporting interface, billing document, or program communication. The wellness platform was the vendor of record — ADR had to operate as invisible middleware powering the fulfillment layer without appearing anywhere in the client relationship.

***“When participation rates stall below 30%, the problem isn’t the wellness program — it’s the incentive infrastructure behind it. Employees complete a biometric screening and wait ten days for a PayPal payout they can’t easily spend. That delay kills the behavior-reward connection we’re trying to build. We needed infrastructure that makes the reward feel like part of the program — not an afterthought.”***

*— Chief Product Officer, National Corporate Wellness Platform*

**THE SOLUTION**

## HIPAA-Aligned Incentive Infrastructure — Invisible to Employees and Employer Clients

After evaluating three fulfillment platforms, the wellness company selected ADR as their sole incentive infrastructure provider. The selection was driven by two requirements no competitor could satisfy in combination: complete white-label invisibility across the entire participant and employer client experience, and HIPAA-aligned security architecture that could support enterprise healthcare client procurement requirements.

### WHY OTHER PLATFORMS FELL SHORT

✗ Offered white-labeled reward portals but delivered reward notification emails from their own domain — making the third-party infrastructure visible to employees at the moment of redemption and breaking the employer-branded experience the wellness platform had promised clients

✗ No SOC 2 Type II certification or HIPAA security documentation — blocking deployment for the wellness platform’s healthcare system and health plan clients who required vendor security attestations during procurement

✗ Reward catalog limited to major retail gift cards — no health and wellness products, fitness accessories, or charitable donation options that reinforce wellness program objectives and differentiate the reward experience

✗ No cross-employer 1099 aggregation — each employer client’s rewards tracked independently, leaving the year-end reconciliation burden entirely on the wellness platform’s finance team and creating risk of threshold misses across programs

### Implementation Timeline

<p><b>2 wks</b></p> <p>Security review</p> <p><b>SOC 2 report reviewed, BAA executed</b></p>	<p><b>21 days</b></p> <p>First live reward</p> <p><b>From contract to employee rewards live</b></p>	<p><b>45 days</b></p> <p>Full rollout</p> <p><b>All 200+ employers live, catalog curated</b></p>
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### Branded Employee Reward Experience — End to End

ADR configured a fully white-labeled reward environment under the wellness platform's brand. Employees receive reward notification emails from the wellness platform's domain. Reward selection pages display the wellness platform's logo, colors, and messaging. The curated marketplace includes health and wellness products, fitness accessories, digital gift cards, charitable donation options, and lifestyle rewards — all presented under the wellness platform's identity. ADR's name appears nowhere in any employee-facing touchpoint.

2

### API Integration — Same-Day Reward Delivery on Activity Completion

ADR's REST API was integrated directly into the wellness platform's activity tracking engine. When an employee completes a qualifying wellness activity — biometric screening, fitness milestone, coaching session, smoking cessation check-in — the platform triggers instant reward access in under 60 seconds. The API receives only the activity completion signal — no protected health information is transmitted in the fulfillment process. The PHI boundary is maintained at the wellness platform's layer.

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### Employer Client Reporting Under the Platform's Identity

Each employer client accesses wellness program analytics — including participation rates, incentive delivery data, budget consumption, and reward preference insights — through the wellness platform's reporting interface. ADR's analytics engine processes the data; the wellness platform's dashboard presents it as a native feature. Employer clients have no visibility into ADR's role in the fulfillment layer.

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### Compliance Ownership — HIPAA, 1099, and OFAC Off the Platform's Plate

ADR's compliance layer handles 1099 aggregation across all employer clients automatically — tracking cumulative reward values per participant across all wellness activities and surfacing threshold alerts before the \$600 aggregate is reached. SOC 2 Type II certification and HIPAA-aligned security documentation are available for enterprise healthcare procurement reviews. BAA execution is supported for clients requiring formal business associate relationships. OFAC screening runs at reward issuance for all international participants.

**Employer clients receive a branded wellness experience that reflects their identity at every employee touchpoint. Employees see their employer's wellness program — not ADR. Healthcare system and health plan clients pass procurement security reviews without ADR's infrastructure creating a compliance gap. ADR operates as invisible middleware.**

## THE RESULTS

### Measurable Impact Across Operations, Participant Experience, and Compliance

<h1>Same-day</h1>	<h1>80%+</h1>	<h1>22%</h1>	<h1>40%</h1>	<h1>0</h1>
<p>Reward delivery (was 5–10 days)</p>	<p>Admin overhead reduction</p>	<p>Participation lift</p>	<p>Processing cost reduction</p>	<p>ADR touchpoints in participant UX</p>

#### Operational Impact

- Fulfillment speed:** Same-day reward delivery replaced the 5–10 business day PayPal payout cycle. Employees receive reward access within 60 seconds of activity completion — while the health behavior is still fresh. The behavior-reward connection that drives sustained participation is now intact.
- Processing cost reduction:** Elimination of PayPal’s 2.9% + \$0.30 per-transaction fees reduced per-redemption processing cost by approximately 40%. Working capital float associated with advance-and-reimburse cycles was eliminated entirely through ADR’s pre-funded drawdown model.
- Administrative overhead:** Operations team time on fulfillment reconciliation, W-9 collection, and 1099 preparation dropped by more than 80%. Automated cross-employer aggregation replaced the manual year-end process across 200+ employer clients.
- Catalog expansion:** Employee reward options expanded from a single PayPal cash-out to 1,000+ digital choices including health and wellness products, fitness accessories, charitable donations, and major retail gift cards — all presented under the wellness platform’s brand.

#### Participant Experience Impact

- Participation lift:** Program participation rates increased 22% within the first 90 days of go-live across the pilot employer cohort. The correlation between instant reward delivery and re-engagement was consistent across employer size, industry, and geography.
- Branded experience:** Employees interact with a wellness reward experience that reflects their employer’s identity at every touchpoint — from the activity completion notification to the reward selection page. No third-party branding appears at any point.
- Reward relevance:** Access to health and wellness products, fitness accessories, and charitable donation options aligned reward choices with wellness program objectives. Redemption rates improved as employees selected rewards that reinforced their health goals rather than defaulting to a cash equivalent.
- Inclusive delivery:** Elimination of PayPal as the sole payout mechanism removed the participation barrier for employees without PayPal accounts. Digital reward link delivery is accessible to all participants regardless of financial account status.

### Compliance and Risk Impact

- **1099 aggregation:** Automated cross-employer tracking eliminated year-end manual reconciliation across 200+ employer clients. Finance receives threshold alerts before the \$600 aggregate is reached per participant, with W-9 collection triggered automatically.
- **Healthcare procurement:** SOC 2 Type II certification and HIPAA-aligned security documentation enabled the wellness platform to pass enterprise security reviews at three healthcare system clients and two health plan clients that had previously required additional vendor security assessments.
- **BAA framework:** Business Associate Agreement execution capability formalized the compliance relationship for healthcare-adjacent clients requiring documented HIPAA business associate arrangements — removing a procurement blocker that had delayed two enterprise deals.
- **PHI boundary:** The API architecture maintains clean separation between health activity data (retained by the wellness platform) and reward fulfillment data (processed by ADR). No audit finding or client security review has identified a PHI boundary concern since deployment.

FINANCIAL IMPACT	BUSINESS IMPACT
› <b>40% processing cost reduction</b> on per-redemption fees compared to PayPal’s 2.9% + \$0.30 model — material savings at 500,000+ annual redemptions	› <b>22% participation lift</b> within 90 days across the pilot employer cohort — directly improving the wellness platform’s primary program outcome metric
› <b>100% working capital float elimination</b> through ADR’s pre-funded drawdown model — no advance procurement, no reconciliation lag	› <b>Healthcare system client expansion</b> — SOC 2 and HIPAA documentation unlocked three enterprise healthcare clients that required vendor security attestations
› <b>80%+ admin overhead reduction</b> recovered 12+ hours per week in operations capacity — redirected to program design and employer client success	› <b>BAA framework</b> removed a procurement blocker at two health plan clients, closing deals that had stalled in legal review for months
› <b>Vendor consolidation</b> eliminated PayPal, three gift card vendors, and per-employer fulfillment relationships — one contract, one platform, one invoice	› <b>Program expansion</b> from biometric screenings to chronic disease management, smoking cessation, and fitness challenges — all on one platform with zero additional fulfillment vendor relationships

*“Our employer clients don’t know who powers the incentive layer in our wellness platform — and neither do their employees. They see a seamless, branded wellness experience. We see participation rates that actually move the needle. That’s exactly the infrastructure relationship we were looking for.”*

— Chief Revenue Officer, National Corporate Wellness Platform

## Ready to run incentive infrastructure your clients will never see?

ADR scales across geographies, study types, and enterprise client structures — without a single ADR touchpoint in your participant experience. Full compliance built in. Full brand control maintained.

**Request a Demo - [alldigitalrewards.com/demo](https://alldigitalrewards.com/demo)**

## WHY ADR

## What Made the Difference

Three platforms were evaluated. ADR was selected on the strength of four capabilities no competitor could match in combination:



### True White-Label Architecture

Complete brand control at every employee and employer client touchpoint — reward emails from the wellness platform's domain, redemption pages with the wellness platform's identity, reporting interfaces with no ADR branding. The only platform evaluated that could operate as invisible middleware across the entire experience.



### HIPAA-Aligned Security With BAA Support

SOC 2 Type II certification, HIPAA-aligned security controls, and Business Associate Agreement capability — the complete security documentation package required for enterprise healthcare procurement reviews. The PHI boundary architecture ensures ADR receives activity completion signals, not health data, maintaining clean separation throughout the fulfillment process.



### Wellness-Specific Reward Catalog

1,000+ digital reward options including health and wellness products, fitness accessories, charitable donation options, and lifestyle rewards — not just major retail gift cards. A catalog that reinforces wellness program objectives rather than replacing health behavior with a generic financial transaction. Curated per employer client for relevance.



### Compliance Ownership Across All Employer Clients

Cross-employer 1099 aggregation, automated W-9 collection, OFAC screening at issuance, and GDPR/CCPA retention controls — all operating automatically across 200+ employer clients without per-client configuration. ADR surfaces exceptions; the wellness platform's finance team reviews them. The manual year-end reconciliation process no longer exists.

## Is This Relevant to Your Organization?

This deployment pattern applies across multiple wellness and health technology verticals:

- › **Corporate Wellness Platform Providers** — embedding incentive fulfillment as a native feature with white-label delivery and HIPAA-aligned security
- › **Digital Health & Chronic Disease Management Companies** — incentivizing patient engagement and medication adherence under your platform's brand

› **Health Plans & Benefits Administrators** — delivering wellness incentives to member populations through your own brand identity

› **Employee Benefits & HR Platforms** — integrating wellness reward delivery into your existing employee experience with SOC 2 and HIPAA documentation available

› **Employers Running Direct Programs** — managing biometric screening, smoking cessation, and fitness milestone incentives with automated compliance and instant delivery

## Run incentive infrastructure your clients will never see.

API delivery · True white-label branding · Global catalog · Built-in compliance  
1,000+ brands in 100+ countries · 1099 aggregation · GDPR/CCPA/OFAC built in

**Request a Demo · [alldigitalrewards.com](https://alldigitalrewards.com)**